

It's Your Business

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Lenders

Have you read the latest on the SBA's 504 refinancing options?

As small businesses are crunched by falling commercial real estate values, the SBA offers a great option now to re-fi and lock in stable, low, long-term rates.

Get the facts on the [SBA's web site](#)

Helping small businesses **start, grow** and **succeed**.



Your Small Business Resource

CENTRIS FEDERAL CREDIT UNION NAMED NATION'S COMMUNITY LENDER OF THE YEAR

The SBA honored Centris Federal Credit Union as Nebraska's Rural/Community Lender of the Year in a ceremony April 26 at the lender's headquarters office on Q Street. SBA Nebraska District Director Leon Milobar presented the award to Centris Federal Credit Union President and CEO Kevin Parks.

Representatives from Centris also have been invited to a reception during the SBA's Small Business Week in Washington, D.C., May 16-20 to accept the award as the federal agency's top nationwide Rural/ (see *CENTRIS*, page 4)



District Director Leon Milobar (left) with O.J. Spooner (center) and Dennis Clark (right), who led the effort to increase Centris' SBA portfolio. (Photo courtesy Centris FCU).



SBA Deputy Administrator Marie Johns listens to Jay Hazlewood of Geothermal Green Team explain the new heating and cooling system at the site of The Margaret. Johns visited Omaha to help bring attention to the Obama Administration's clean energy initiative.

SBA DEPUTY ADMINISTRATOR TOURS GREEN CONSTRUCTION SITE IN NORTH OMAHA

SBA Deputy Administrator Marie Johns visited North Omaha April 21 to tour a jobsite of the Geothermal Green Team, a small Gretna-based business that

specializes in geothermal technology and clean energy retrofits.

Later, Johns also listened to a candid exchange on challenges facing small business entrepreneurs in the community during a forum of resource providers and community leaders at (see *JOHNS*, page 3)

Networking at its Best!

Join other Omaha small businesses and area lenders at Omaha's Small Business Empowerment Breakfast

May 13

Regency Lodge

**909 South 107th
Avenue, Omaha**

7-8:30 a.m.

The cost is \$15 per person, which includes a full buffet breakfast.

[Please register in advance online](#), and make checks payable to Regency Lodge.

The Empowerment Breakfast is simple and effective. Each month, four businesses introduce their services and products in a three-minute presentation. If

you wish to be a presenter, please call Barb Foster at 221-7212.

During this event, everyone attending is introduced, so bring your business cards, make some contacts, and have some fun!



Looking to start a business? Make visiting your local [SCORE chapter](#) your first step.

HARNESS THE POWER OF EMAIL MARKETING AT WORKSHOP

Get help leveraging the power of email marketing for your small business through the NBDC's Small Business Entrepreneurship Series workshop "The Power of Email Marketing" May 27 from 8:30 to 9:45 a.m. at the University of Nebraska-Lincoln Nebraska Union at 14th and 'R' Street. Look for the room number posted in the lobby.

Discover whether email marketing is a good fit for your business and tips for making it work for you. Learn how email marketing differs

from social marketing such as Twitter, Facebook and why businesses are using email marketing today. Get the crucial do's and don'ts of email marketing, and how email marketing can teach you what your customers really want.

The cost is \$10, paid by cash at the door. [Register online](#) or be at the door at 8 a.m. To receive workshop materials, registration is required before the morning of the workshop.

For more details, call Marisol Rodriguez at (402) 472-5222.



SBIR program distributed \$2.5 billion to small businesses in 2010.

Get a share of this funding for your R&D efforts. Learn strategies for presenting your innovative idea to federal agencies that solicit proposals for the Small Business Innovative Research (SBIR) or Small Business Technology Transfer (STTR) programs. Learn how to state your research objectives, map your work, and develop a commercialization plan and budget.

PRESENTED BY the Greenwood Consulting Group, nationally recognized SBIR consultants, and Lisa Tedesco, certified technology consultant, Nebraska Business Development Center.

FEE: \$45 includes one free evaluation of an SBIR/STTR proposal by a Greenwood consultant (\$600 value, good for one year).

FOR MORE INFORMATION OR TO REGISTER

nbdc.unomaha.edu/SBIR

402-554-6270

mtedesco@unomaha.edu



Technology Accredited

NEBRASKA BUSINESS DEVELOPMENT CENTER

JOHNS VISITS RENOVATION SITE IN NORTH OMAHA

(from JOHNS, page 1)

the Urban League of Nebraska's office at 30th and Lake Streets.

Johns' visit helped to promote the Obama Administration's clean energy initiative and the SBA's efforts in providing financing for small business in underserved markets.

The project at The Margaret, a building on the National Registry of Historic Places on the 2100 block of North 16th Street, will combine geothermal and solar systems to save future residents 60 percent in energy costs, according to Mike Maroney, the president of the nonprofit Omaha Economic Development Corporation (OEDC).

During her tour of The Margaret, Johns, told the *Omaha World-Herald* that green-focused businesses like the Geothermal Green Team are picking up steam and making a difference by partnering with other groups.

Johns added pairing clean energy technology with affordable housing is particularly worthwhile. "It's good for the environment, it's good for the economy, it's good for the neighborhood. So truly, I hope this will be a model for others in the community."

In Nebraska, geothermal technology has a proven track record in generating significant heating and cooling savings. Geothermal Green Team, which specializes in ground-source heat pumps, have installed their system at more than 200 area locations, including historic Boys Town in Omaha, where they provided geothermal units in 16 homes. Since launching the firm in 2008, Geothermal Green Team has been approved for three SBA-backed loans for \$883,000. The company used one of those loans to purchase a new sonic drill, which they expected to generate \$1.5 to \$2 million in additional revenue.

The firm is a subcontractor by the OEDC that will convert the dilapidated apartment building into 16 two-bedroom multi-family units for low and moderate income households.

When the OEDC bought The Margaret in 2006, Maroney proposed featuring green energy ideas in the organization's proposed renovation, despite the large upfront cost. Funding for the restoration has come from several places, including the Nebraska Affordable Housing Trust Fund, a state program designed to increase the amount of affordable housing; the geothermal and solar systems should pay off in 20 years.

Outside The Margaret, crews are digging a series of deep holes to allow the natural geothermal heat from the ground to help heat



Johns (center) poses with (from left to right) District Director Leon Milobar, and Jay Hazlewood and Tim Huttman of Geothermal Green Team, during her visit to the work site at The Margaret.

and cool apartments in the building.

Geothermal Green Team owner Tyler Volk said a geothermal system usually costs about 40 percent more than a standard heat pump system, but owners can use a 30 percent tax credit to cut that upfront cost. On new construction, energy cost savings can make up for the cost of a geothermal system in a year or so, but recouping the costs for a refit are longer.

In her position as deputy administrator, Johns contributes to management of the agency and development of SBA policy. Johns was nominated by President Obama on December 17th, 2009 and confirmed by unanimous consent in the Senate on June 22nd, 2010.

Prior to becoming Deputy Administrator, Johns was the Managing Member of L&L Consulting, LLC, an organizational effectiveness and public policy consulting practice. Previously, she served as President of Verizon Washington, where she was responsible for nearly 2,000 employees and more than 800,000 customers, including many small businesses. Johns worked to develop products and services to meet the needs of Verizon's small business customers, and worked closely with Verizon's vendors, suppliers, and subcontractors, some of whom were SBA borrowers.

Johns has a keen appreciation of small business; her grandfather owned a landscaping company in her Indianapolis hometown and was one of the first African-American owned businesses in Indiana to win a statewide contract, maintaining the land around state highways.

"It's good for the environment, it's good for the economy, it's good for the neighborhood. So truly, I hope this will be a model for others in the community"

SBA Deputy
Administrator
Marie Johns

NEBRASKA'S VETERAN SERVICES CHAMPION

CSSS.NET'S WOLFORD DEDICATED TO THOSE WHO HAVE WORN THE UNIFORM

When Lisa Wolford's company, CSSS.Net, advertises for a tech specialist these days, the job posting includes the words "veterans preferred." But her dedication to those who have worn the country's uniform goes beyond looking for veterans to hire to actively advocating on their behalf before corporate and government decision-makers.

Wolford's work was honored in a ceremony at the company's Bellevue headquarters April 27 as she was named the SBA's Nebraska Veteran Services Champion of the Year award.

"As a veteran herself, she puts a lot of effort into providing employment for them and in giving back to the community," Foster said of Wolford, who served more than three years in the Marine Corps.

To be selected for the award, a business owner must serve as an active supporter of legislation or regulation aimed at helping small businesses, boosting opportunities for veterans in business and advocating for special consideration for veteran-owned small businesses in government.

Several of the company's 170 employees, including its executives, are active reservists subject to deployment to war-torn Iraq or Afghanistan, or support roles in far-flung places like the Horn of Africa. Seventy-five percent are veterans. The company now has employees in 20 states, including 59 in Nebraska.

"Other employers see reservists as a risk to get deployed," Wolford said. "I hire people who are reservists in key positions. When you hire a veteran, you get someone who works hard, who doesn't complain, I mean, I'm getting a great deal. You get a different type of individual. I don't deal with the kind of social problems a lot of employers do."

As the president and CEO of a growing company with high-profile government contracts, she needs good workers, and she says she's found people with military backgrounds tend to fit the bill. Wolford's employees must be able to pass rigorous background checks; military veterans often already had the necessary clearances to do the job. But more important, they had ethics and integrity. "That's really important to me," she said.

Wolford's interest in the welfare of veterans goes beyond her corporate interest. She sits on three boards all related to veterans: Task Force For Veterans Entrepreneurship, NaVOBA (National Association of Veteran Owned Businesses) and the At Ease Center, a program that provides PTSD treatment for veterans and their families at either free or a reduced cost in Nebraska. Wolford also is a strong voice on Capitol Hill



District Director Leon Milobar presents to Lisa Wolford the award for Veteran Services Champion in a ceremony at her company's Bellevue headquarters.

regarding small business contracting opportunities. She testified before the House Committee on Veterans Affairs during a hearing on contract building oversight in July 2007, bringing to the attention of lawmakers a situation which often placed obstacles in the way of small businesses seeking federal opportunities. Two years later, she testified before the House Committee on Veterans Affairs to help ensure service-disabled veteran-owned firms get first crack at VA contracting work.

Almost from the first day she founded Client/Server Software Solutions, or CSSS.NET, in 1997, Lisa Wolford (right) had a goal of being a successful federal contractor. But when she started her company out of her home so she could also look after her small children, she first built her business around commercial customers. Today, her company relies on federal contracts for 100 percent of its revenues, including 65 percent from the Defense Department.

With the help of the Nebraska District Office, Wolford's company not only got around the old boys' network, but she beat the big boys to the punch in leveraging federal contracting opportunities. She's quick to credit the SBA for helping her along the way, particularly 8(a) Business Development Specialist Kathleen Piper, whom Wolford calls her "secret weapon" when it comes to quick assistance processing documents to successfully bid for federal contracts.

CSSS.NET also is the only small business to be awarded a prime contract for USAMS II, a blanket purchase agreement from Offutt Air Force Base with an anticipated value of \$900 million.



**Breakfast
May 6
7:30-9 a.m.
Mammel Hall,
Omaha**

Each month, veteran-owned businesses introduce their services and products in five-minute presentations. A special speaker will present a topic of concern to veteran business owners. Bring business cards, brochures, flyers to exchange. Join us for business promotion and networking opportunities. Get to know your fellow veterans.

Mammel Hall
Room 117
67th and Pine

ADVANCE REGISTRATION REQUIRED

Registration is required to receive parking permit to park at Mammel Hall.

To be a presenter at future events, call Andy Alexander at (402) 554-6253.



Top SBA lenders for Nebraska Fiscal 2011 to date

Centris Federal Credit Union
28 loan approvals for
\$2.138 million.

Wells Fargo
26 loan approvals for
\$13.5 million.

First National Bank
(Omaha)
17 loan approvals for
\$7.625 million.

First State Bank
17 loan approvals for
\$4.675 million.

Pinnacle Bank
15 loan approvals for
\$2.718 million.

US Bank
15 loan approvals for
\$455,000.

STEEP GROWTH IN SBA LENDING KEY TO HONOR

(from CENTRIS, page 1)

Community Lender of the Year.

This national award recognizes one locally-owned and operated lender which dedicates its commercial lending operations to build new business and through visionary leadership build relationships with its clients beyond immediate financial needs. While judging criteria for each lender paid note to the growth in its SBA-financed commercial portfolio, in particular, Centris impressed decision-makers at the highest levels of the agency with its efforts beyond numbers in boosting the confidence of its small business entrepreneurs to expand and create new jobs in difficult economic times.

"Centris' management and officers have established a reputation for service well exceeding the expectations of its clients," said Mike Niehaus, SBA Nebraska District Office's lead lender relations specialist. "Their small business members are quick to compliment Centris for its responsive counsel to meet the diverse needs of small business financing, and its energetic pursuit of the highest level of customer service has been a niche they've leveraged to above-average growth in loans and assets."

"Centris is honored to be recognized by the Small Business Administration as the national community/rural lender of the year," said Centris President and CEO Kevin Parks. "We are especially proud to be recognized during a period when access to credit for small businesses nationally has been difficult. This award reflects our ongoing commitment to serving our members for both their personal as well as their business needs through good times and difficult times."

Centris Federal Credit Union embarked on an aggressive campaign to increase its SBA lending three years ago, leveraging the SBA's Express loan programs to increase loan volume from \$390,000 on its books in 2007 to \$6.5 million to small businesses by the end of Fiscal 2010, including a remarkable 24 new loans for \$4 million in Fiscal 2010 alone. Centris was Nebraska's fourth-largest SBA lender in the state by number of loans and was third-largest in loan volume for Fiscal 2010, and SBA-backed loans account for approximately 30 percent of its total commercial portfolio.

SBA's Express programs offer streamlined and expedited loan procedures for lenders with a proven track record in SBA lending, and offers an accelerated turnaround time for SBA's review of loan documents.

Loans to Centris' small businesses clients have led to the creation of 160 new jobs.

Among those clients was Julie Kaup of Boss Electric, LLC, who wanted to start a new electrical contracting company in Omaha. Thanks to Centris and an SBA Express loan for \$103,000 for the woman-owned small business,

she now is able to better compete for federal contracts and hopes to hire 12 to 15 new employees this year.

The owner of All About Blinds, Inc., sought to retire from the business he'd built, and sought an entrepreneur to continue to provide blinds, shutters and other window decorations and repairs while respecting the brand's reputation in the area and a passion to grow the business. David Mouw was up for the challenge, and Centris financed the purchase with a loan for \$350,000, with help from the SBA's Patriot Express.

Similarly, Joseph Poteat convinced the owners of Casa Bella Pizza, who had shuttered the Omaha institution after 35 years in business, to share their recipes for authentic Italian cuisine and allow him to re-open the restaurant under its familiar name. The Air Force veteran invested in a new downtown Omaha location, and got a \$50,000 loan through Centris thanks to the SBA's Patriot Express program to purchase equipment, furniture and inventory.

Centris also helped finance a deal for a former beauty queen. Michele Strom, a former Mrs. Nebraska America and Mrs. Nebraska United States, opened Winning Crown Boutique, which provides competition attire and pageant consulting across the country thanks to a \$50,000 SBA Express loan to improve cash flow, reduce interest charges and free up capital to promote her business. Now employing five full-time and five part-time associates, the company served as the official court courtier for the Ak-Sar-Ben Ball in 2010, furnishing services to more than 50 princesses for the event. Strom's boutique also designed the dress worn by Miss Nebraska 2010, Teresa Scanlan when she was crowned Miss America 2011 in January.

Bryce Johnson, owner of Milk2You, a business offering home delivery of dairy and other food products, wanted to offer members of his sales team a chance to purchase their routes, and approached Centris for help. The lender helped Nate Perrin with a \$94,000 SBA Express loan to purchase his route, increasing his earning potential and establishing and maintaining strong customer relationships.

The oldest and one of the largest credit unions in Nebraska, Centris holds more than \$432 million in assets, and its more than 200 employees at 12 locations serve more than 71,000 members in Douglas, Sarpy and Lincoln Counties in Nebraska and Pottawattamie County in Iowa.

Centris also takes pride in its role in the community, including serving as a major sponsor of the Nebraska Komen Race for the Cure, American Cancer Society's North Platte Relay for Life, Omaha Children's Museum, and the Nebraska Humane Society, to name a few.

CONGRATULATIONS TO OUR RECENT LOAN APPROVALS (MARCH 29 TO APRIL 29)

Approval Date	MajPrg	City	Loan amount	Lender Name	Jobs created	Delivery Method
3/29/2011	7A	O'Neill	30000	PINNACLE BANK	0	SBA Express
3/29/2011	7A	SCOTTSBLUFF	245400	PLATTE VALLEY BANK	0	Other 7(a)
3/29/2011	7A	BLAIR	50000	U.S. BANK NATIONAL ASSOCIATION	5	SBA Express
3/29/2011	7A	OMAHA	172100	FIRST NATIONAL BANK OF OMAHA	0	Other 7(a)
3/29/2011	7A	OMAHA	25000	CENTRIS FCU	4	SBA Express
3/30/2011	7A	Omaha	850000	FOUNDATION FIRST BANK	2	SBA Express
3/30/2011	7A	SCOTTSBLUFF	245400	PLATTE VALLEY BANK	0	Other 7(a)
3/30/2011	7A	OMAHA	101700	FIRST NATIONAL BANK OF OMAHA	0	PLP
3/31/2011	7A	Gretna	436000	FOUNDATION FIRST BANK	2	SBA Express
3/31/2011	7A	Madison	60000	FRONTIER BANK	1	SBA Express
4/6/2011	504	Omaha	564000	NEBRASKA ECONOMIC DEVEL CORP	2	504
4/6/2011	7A	North Platte	90000	FIRST NATIONAL BANK	1	RLA
4/7/2011	7A	CRETE	100000	UNION BANK AND TRUST COMPANY	0	Other 7(a)
4/7/2011	7A	OMAHA	405000	WELLS FARGO BANK NATL ASSOC	0	PLP
4/7/2011	7A	Eagle	147200	FIRST STATE BANK	0	RLA
4/8/2011	7A	LINCOLN	250000	FRONTIER BANK	0	SBA Express
4/8/2011	7A	KEARNEY	10000	U.S. BANK NATIONAL ASSOCIATION	0	SBA Express
4/8/2011	7A	Seward	225000	JONES NATL BK & TR CO - SEWAR	7	Other 7(a)
4/8/2011	7A	LINCOLN	515100	WELLS FARGO BANK NATL ASSOC	0	PLP
4/8/2011	7A	LINCOLN	365000	CORNHUSKER BANK	0	SBA Express
4/8/2011	7A	Omaha	75000	ENTERPRISE BANK NATL ASSOC	5	SBA Express
4/8/2011	7A	OMAHA	12500	SUPERIOR FINANCIAL GROUP, LLC	0	Comm. Express
4/12/2011	7A	LINCOLN	83400	WELLS FARGO BANK NATL ASSOC	0	PLP
4/13/2011	7A	BUTTE	620000	BUTTE STATE BANK	0	Other 7(a)
4/13/2011	7A	Gering	800000	ADAMS BANK & TRUST	29	Other 7(a)
4/13/2011	7A	OMAHA	97200	CENTRIS FCU	8	SBA Express
4/15/2011	7A	Omaha	125000	ACCESS BANK	0	SBA Express
4/18/2011	7A	Rushville	62700	SECURITY FIRST BANK	6	RLA
4/19/2011	7A	LA VISTA	400000	UNION BANK AND TRUST COMPANY	30	SBA Express
4/19/2011	7A	GRETNA	60000	FIRST NEBRASKA BANK	2	Comm. Express
4/19/2011	7A	Crete	350000	UNION BANK & TRUST COMPANY	0	RLA
4/19/2011	7A	FALLS CITY	54400	RICHARDSON CNTY BK & TR CO	1	Comm. Express
4/19/2011	7A	Crete	350000	UNION BANK & TRUST COMPANY	0	RLA
4/19/2011	504	Lincoln	131000	NEBRASKA ECONOMIC DEVEL CORP	0	504
4/20/2011	7A	Mitchell	99000	PLATTE VALLEY BANK	0	RLA
4/21/2011	7A	CRETE	100000	UNION BANK AND TRUST COMPANY	0	Other 7(a)
4/21/2011	7A	LINCOLN	20000	U.S. BANK NATIONAL ASSOCIATION	0	SBA Express
4/22/2011	7A	KENESAW	50500	GREAT WESTERN BANK	2	SBA Express
4/25/2011	7A	NORTH PLATTE	200000	FIRST NATIONAL BANK	0	SBA Express
4/25/2011	7A	BELLEVUE	15000	CENTRIS FCU	4	SBA Express
4/26/2011	7A	OMAHA	314000	WELLS FARGO BANK NATL ASSOC	2	Other 7(a)
4/26/2011	504	Omaha	633000	NEBRASKA ECONOMIC DEVEL CORP	10	504
4/26/2011	7A	Omaha	80000	FIRST SAVINGS BANK	0	Other 7(a)
4/27/2011	7A	LINCOLN	84200	FIRST NATIONAL BANK OF OMAHA	0	SBA Express
4/27/2011	7A	GRAND ISLAND	75000	HERITAGE BANK	0	SBA Express
4/27/2011	7A	OMAHA	2940000	WELLS FARGO BANK NATL ASSOC	0	PLP
4/28/2011	7A	BENNET	25000	U.S. BANK NATIONAL ASSOCIATION	0	SBA Express
4/28/2011	7A	Elkhorn	102000	CENTRIS FCU	0	Other 7(a)
4/29/2011	7A	LINCOLN	200000	WELLS FARGO BANK NATL ASSOC	10	SBA Express